

**UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF WEST VIRGINIA**

**TIMBER RIDGE RESTORATION  
d/b/a SERVPRO OF HUNTINGTON**

**Plaintiff,**

**vs.**

**JIM HODGE, SARA JAROS and  
STATE FARM FIRE AND CASUALTY  
COMPANY**

**Defendants.**

\*  
\*  
\*  
\*  
\*  
\*  
\*  
\*  
\*  
\*

**CIVIL NO.:**

---

**AFFIDAVIT OF PATRICIA DeWITT**

STATE OF MARYLAND

COUNTY OF FREDERICK

On this \_\_\_\_ day of \_\_\_\_\_, 2012, came PATRICIA DeWITT, who after being duly sworn, hereby deposes and states as follows:

1. I am over the age of eighteen and have personal knowledge of all matters attested to in this Affidavit.
2. If I were to testify at trial, my testimony would be the same as in this Affidavit.
3. I am a Claim Team Manager for State Farm Fire and Casualty Company ("State Farm").
4. I have personal knowledge of the claim file materials for a flood policy relating to Jim Hodge and Sara Jaros for the property located at 1130 Spring Valley Dr., Huntington, WV 25701 which is at issue in the instant lawsuit styled, "*Timber Ridge Restoration d/b/a Serpro of Huntington v. Jim Hodge, Sara Jaros and State Farm Fire and Casualty Company*," bearing case

Exhibit B

number 11-C-229 and pending in the in the Circuit Court of Wayne County, State of West Virginia.

5. The aforementioned file was maintained as a business record in the normal course of State Farm's business.

6. State Farm is a Write-Your-Own ("WYO") Program carrier participating in the U.S. Government's National Flood Insurance Program ("NFIP") pursuant to the National Flood Insurance Act of 1968, as amended<sup>1</sup> ("NFIA").

7. State Farm is a signatory to the Arrangement promulgated by the Federal Emergency Management Agency ("FEMA").

8. All policies of flood insurance issued by State Farm are Standard Flood Insurance Policies ("SFIPs") issued pursuant to the NFIA.

9. State Farm issued to Sara Jaros a Standard Flood Insurance Policy bearing policy number 97-RB-6501-2 with the effective dates of September 21, 2010 to September 21, 2011 for the property located at 1130 Spring Valley Dr., Huntington, WV 25701. See attached Declarations Page.

10. State Farm's records show a date of loss of May 11, 2011 under flood policy number 97-RB-6501-2.

11. State Farm assigned claim number 48-NO13-432 to the May 11, 2011 flood loss claim.

12. After an inspection of the property located at 1130 Spring Valley Dr., Huntington, WV 25701, State Farm made a payment to Sara Jaros under flood policy number 97-RB-6501-2. This payment included an amount for flood loss clean up.

13. Further the affiant sayeth not.

---

<sup>1</sup> 42 U.S.C. §4001, *et seq.*

---

Patricia DeWitt

Sworn to and Subscribed Before  
Me this \_\_\_\_ day of August, 2012.

---

Notary Public  
My Commission Expires \_\_\_\_\_

**State Farm Fire and Casualty Company**

7401 Cypress Gardens Blvd.  
Winter Haven, FL 33888-0007

Z-21- 1515-F663 D F

JAROS, SARA  
3639 HUGHES ST  
HUNTINGTON WV 25704-1915

Location: 1130 SPRING VALLEY DR  
HUNTINGTON WV  
25701-4336

**Forms and Endorsements**

Flood Dwelling Form  
Increased Cost of Compliance

FP-7920 . 4  
FE-8746

**RENEWAL CERTIFICATE**

X

<b>POLICY NUMBER</b>	97-RB-6501-2
Flood- Preferred Risk Policy SEP 21 2010 to SEP 21 2011	
<b>DATE DUE</b>	SEE BALANCE DUE NOTICE
SEP 21 2010	\$295.51

**Coverages and Limits**

A Dwelling	\$100,000
B Personal Property	40,000
C Other Coverages	**
D Increased Cost of Compliance	**

**Deductibles**

Dwelling	\$1000
Personal Property	\$1000

Flood Hazard Zone X  
Building Rated As Elevated

<b>Annual Premium</b>	\$274.00
<b>Federal Policy Fee</b>	\$20.00
West Virginia Surcharge	1.51
<b>Amount Due</b>	<b>\$295.51</b>

Cov. A - Inflation Index: N/A  
Cov. B - Consumer Price: N/A

Full premium payment will provide continuous coverage until SEP 21 2011.

\*\*See policy booklet for explanation of coverage.

138-30761.7 Rev. 11-14-2005 (01/30/89b)

*Thanks for letting us serve you...*

**Agent** JEFF SMITH CPCU  
**Telephone** (304) 429-1234 or (304) 429-6727

*If you have moved, please contact your agent.  
See reverse side for important information.*

Prepared  
AUG 09 2010

E 17978 F5,F6,FL 2011 I  
012

REB

**CONTINUED FROM FRONT**

**NOTICE TO POLICYHOLDER:**

For a comprehensive description of coverages and forms, please refer to your policy.

Policy changes requested before the "Date Prepared", which appear on this notice, are effective on the Renewal Date of this policy unless otherwise indicated by a separate endorsement, binder, or amended declarations. Any coverage forms attached to this notice are also effective on the Renewal Date of this policy.

Policy changes requested after the "Date Prepared" will be sent to you as an amended declarations or as an endorsement to your policy. Billing for any additional premium for such changes will be mailed at a later date.

If, during the past year, you've acquired any valuable property items, made any improvements to insured property, or have any questions about your insurance coverage, contact your State Farm agent.

Please keep this with your policy.